First and Most Important Is Putting of Federal Reserve System Into Operation.

IS UNDISTURBED

Other Is Unfortunate Attempt to Re-

EW YORK. November 21.-Two

NEW YORK, November 21.—Closing: Mer-cantile paper, 54354. Sterling exchange, stendy; sixty-day bills, 54.8525; for cables, 54.885; for demand, 54.8825. Bur silver, 49.

rnished by Levy Commission Co., Com-mission Merchants, Richmond, Va.) Richmond, Va., November J., 1814. CTUAL WHOLESALE QUOTATIONS ON

MARKET.	\TI	ONS	ON
LIVE POULTRY.			
Chickens, choice, small, 1b	14	n	15
Chickens, choice, medium, 1b.	13	fit	14
ilens, .O		gr.	11
ito mters. each	93	00	45
Good, fat. large, each	5.0	60	73
Oucks, targe, young, lb	13	91	14
EGGS-Cented			
In crates, near-by, fresh, don		de	31
		44	
BUTTER.	0.05		
rammy, enoice, tresh, 1b	24	w	25
Marchants, fair, per lb		3	19
Visis, choice to fancy, ib  Thals, noor to fair, ib  Thals, noor to fair, ib  Sheep, fat, ib  Zambs, Spring, fat, large, ib  Cautie, fair to prime, ib  Hogs, choice, ib  Dressed nors.		500	16
Veals, poor to fair.lb.	9	50	9
Years poor to fair the	8	60	3
Sheep, fat th	7	a	614
Latribe during for longs the	71	H	
Cattle fate to peters it	5.5	211	3
Home aboles to prime, 10	0	12	7
Dear all Olde, Ib	. 8	0	814
	10	14	11
COUNTRY-CURED BAC	CON		
Hams, well smoked, small, lb., Hams, well smoked, large, lb., Sides, well smoked lb.,	91	ta.	22
Hams, well smoked large th	100	61	21
Sides, well smoked th	10	0	17
Shoulders, well smoked, 15		3	16
the state of the s			.0
Dry filmt ib			
1373 mmi. 10		21	24
Dry sait. 1b		62	22
Green, galt, per lb		50	1514
tracum, to an accessor and accessor and accessor		40	1314
Tallow		60	6
Beeswax		91	28
GAME			-3
Rabbits, No. 1, each	-19	60	25
Rabbits No	-0	34	
Rabbits Straight course	***	It	13
Wild turkey th		n	20
Whole dear the	20	Tr.	21
Becswax  Rabbits, No. 1, each Rabbits, No. 2, each Rabbits, No. 3, each Rabbits, straight count Wild turkey, Ib Whole deer, Ib MISCELLANEOUS Onlons, Gry, per bbl.	10	1	16
MISCELLANEOUS.			
Onions, Gry, per bbl. Potatoes, Irish, per bag. Apples, per bbl. MARKET CONDITION		2 1	15 .
Potatoes, Irish, per bag		@ 1	CO
Apples, per bbl	1 25	20 2	60
MARKET CONDITION	S.	about 1	
aulte liberal, and market only at prices quoted Turkeys-reco	fate	v 00	* luca
at prices quoted Turkeye-read	of me		· has
tinua extremely light: manies to	C.C.O.	pta	con-
ditton Rabbits Vome notice	N. IX	ood	COII-
able weather also whole	WILL	Let	vor-
and eattle in mond deminist deer,	1.60	1124, 1	logs.
tique extremely light; market is ditton. Rabbits-Very active, able weather, also whole deer, and castle in good demand; marchane	Ket	m 2	taou
shape.			TI JON
			10 10

down.

Cash grain: Wheat, No. 2 red. [15691554; No. 2 hard. [15691554]; Corn. No. 2 yellow, new, 565. Ocats, standard, 5674931.

RICHMOND GRAIN MARKET. ther Is Unfortunate Attempt to ReEstablish Open Trading in Bonds.
Suggestion Brings Flood of Selling
Orders and Many Protests.

Virginia, bag lots (for seed)

On 2 white, old.

No. 2 white, old.

No. 2 mixed.

No. 3 white, old.

No. 5 mixed.

Virginia, bag lots (for seed)

No. 2 white, old.

No. 5 mixed.

New, 5 to 7 cents less than old. events No. 2 mixed history No. 2 white a new Winter seed, bag lots. RYE-Car lots. RICHMOND HAY MARKET.

Light clover, mixed
No. 1 clover, mixed
No. 2 clover, mixed
No. 1 clover
No. 1 clover Salpstuff, winter.
Bras, winter.
Shipstuff, spring.
Brav, spring.

LIVE STOCK MARKET.

NEW YORK, November 21,

SAVANNAH, GA., November 21.—Turpen-tine, firm; 484; no sales; receipts. P4 casks; shipments. 296 casks; stock. 3.725 cashs. Rosin, firm; sales. 121 barrels; receipts. 1.70 barrels; shipments. 174 barrels; receipts. 1.70 barrels; shipments. 174 barrels; stock, 171, 275 casks. Quote: A. B. C. D. E. and P. 216; G. 59; H. 555; I. 375; K. 415; M. 475; N. 540; Wg. 579; Ww. 336.

YORK, November II.—To meet re-ents of the new Federal banking which became effective at the be-of the week, many changes wer-in to-day's weekly clearing-house

settied, but there is still a subnormal vol-time of business going on. Duck mills are more active, and are being helped by the volume of export because of duck for war purposes. Frint cloths and convertibles are quiet, with prices holding barely stead; frown sheetings for the manufacturing and jobbing trades have been bought in slight-it increased quantities, but at prices that are considered too low by many mills that reduce to trade.

Bank Statement.

NEW YORK, November 21.—The statement of the average condition of clearing-house banks and trust companies for the week shows that they hold \$176.530,540 reserve in excess of legal requirements. This is due to the new Federal reserve banking law.

The statement follows:
Average conditions:
Loans, etc., \$2.146,186.60.
Reserve in own vaults, \$360.462,660.
Reserve in Federal reserve bank, \$95.080.—000.

writer urges ingenuity in finding work that will give more use to some parts of the body. Then digestion will take care of itself if common sense be used in eating. In any common diseased condition natural laws will aid the attainment of the natural balance. The amount of food and work will adjust themselves to the situation. It has been similarly urged that work is better than fancy exercise. This contention holds that some work which means the attainment of an end that is useful and so satisfies the mind as well as works the body is better than any kind of artificial exercise which is taken for itself and without the ob-

## VIEWS AND NEAR VIEWS:

country, in that it brings the fruit pretty much all the year round. It is claimed that she has a variety of plants that bloom throughout the fall and winter season, so that strawbor-ries are maturing from early spring to until late in the fall, nearly up to Christmas. Since the first frosts she has gathered berries from her gorden, which is protected from the cold, and still has green berries that will ripen before the winter becomes severe.

Forest Fires, and Why?

In the Hints and Suggestion of the roof of her cabin, down near North The Times-Dispatch, let me say that Bend way, on the big Mismi River, I have just learned that the North But in dry weather she had a bad time. The boys had to fetch water is

to secure certain prices for their wheat | ception to the rule. This is the reason

Raised Before Hard Times Came

LYNCHBURG, VA., November 21. pleted the installation of a modern au-

two miles. Power stations have been HINTS AND SUGGESTIONS

(Continued From Second Page.)

comments, "A \$5,000 house on 7 per cent money for a time is much better than the same house costing \$1,000

These signals will be so controlled that they will indeast to the same house cost ing \$1,000

more next year at a lower interest that they will indicate to the engineer the presence of a train ahead, a broken rate."

"It is now in the matter of build-tion to traffic. He will know continuing, indeed, a case of come early and ously the condition of the track for avoid the rush," concludes the Journal, approximately four miles in advance "for the rush is certainly on the way, of his train, thus giving him all the

avoid the rush." concludes the Journal, "for the rush is certainly on the way, and will be here as soon as the war depression has lifted, and it is already clearing rapidly."

The man who builds now will not only make money for himself, but will help the general situation by putting money in circulation and providing work for men who are now idle.

approximately four miles in advance of his train, thus giving him all the information necessary to control the train safely and expeditiously.

The signals will be operated by a three-phase alternating current of 4,400 volts carried on special pole lines creeted slong the right of way. The current will also light the stations and other buildings. Lighting small stations by electricity is an important im-

A LESSON FROM NATURE

Department of Soil Investigation

MANY CHANGES SHOWN IN

WEEKLY BANK STATEMENT

NEW YORK, November 11.—To meet requirements of the new Federal banking have, which becomes feeting and in the easier section of Virginia, there pepartment at Washington, tells a guirement of the new Federal banking have which becomes feeting and in the easier section of Virginia, there pepartment at Washington, tells a guirement of the new Federal banking have which becomes severe.

At least that is the claim, and, in
fight good stuff from the Agricultural in the easier section of Virginia, there pepartment at Washington, tells a story when he has a mind to. Here is

posits. What formerly was known as aggregate cash recerves" will hereafter be releved to as "aggregate reserves".

To-day's statement gave only the grand totals, since it was impossible to make comparison with any previous week. The huge aggregate reserves and excess cash reserves were occasioned largely by a reduction in reserve requirements from E to it per cent as permitted under the new system gets down to a law. When the new system gets down to a nore definite working basis, material reductions are expected in the figures of the Union, but in the latter in thirty in these terms.

Weekly Cotton Goods Review.

Weekly Cotton Goods Review.

Weekly Cotton Goods Review.

NEW YORK, November 21—Conditions in Travelling in Virginia by night trains for some weeks past, I have seen many sould do "nom" a turn. So, when for some weeks past, I have seen many would do "nom" a turn. So, when torest fires, and very little effort to she was taking a sneeze, they up and distinguish them. Are we Virginians shoveled a lot of dirt in the water but

marriet opened at the advance and kept rights and fancy outloss are being reor rights and the active nouths were 10 to 15 to 1 only on Saturday but Friday as well, and there was a further price decline of ½c., for both the December and May to-day. The fact that a round lot of wheat at Chicago was sent to storage reflected the independence of the owners of this grain. They were unable to secure certain prices for their wheat

STEAMBOATS. RAILROADS IN VIRGINIA OLD DOMINION LINE

SYRINI, and are met by public conveyance. VIRGINIA NAVIGATION CO. James River by daylight for Norfolk, Gid Point, Newport Nows and till James River landings, Monday, Wednesslay and Friday at 5:79 A. M. Freight received for all James River points.

## Chesapeake & Ohio Railway

7:15 A.-Loral-Daily-Newport News, 7:19 A.-Local-Daily-Chiville, Ex. Sun,

TRAINS ARRIVE RICHMOND-Local from East: 19:15 A. M., 3:19 P. M. Through from East: 19:15 A. M., 2:09 P. M., 6:39 P. M. Local from West: 5:39 A. M. \*\*19:19:9 A. M. and 7:19 P. M. Through: 8:39 A. M. \*\*19:29 noon and 3:59 P. M. Through: 8:30 A. M. 5:39 P. M. James Elver Line: \*\*8:25 A. M., 5:49 P. M. Dally.

Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASH, NOTON AND BEYOND Leave Richmor | | Arrive Richmond

ACCOMMODATION TRAINS-WEEKDAYS.

Leave Byta St. 34.4.00 P. M. for Fredericksbur Leave Elus Sts. 7.30 A. M., 6.30 P. M. for Ashlan Arrive Brta St. Sts. 3.25 A.M. from Fredericksb Arrive Elus Sts. 6.30 A.M., 6.42 P.M. from Ashlan \*Daily, 'Weekdays, iSundays only. All trains to or from Byrd Street Station roop at Elba. Time of arrivals and departures at guaranteed. Read the signs.

Richmond & Chesapeake Bay Railway Company

Atlantic Coast Line Norfolk & Western Railway

Richmond & Petersburg Electric Ry. S. CAMPBELL, D. F. A. SS Main St.

Thermond.

13.09 A. Express—Daily—Norfolk, Old Point.
19.19 A. Local—Daily—Lichbig, Lex., C.
Perge.

12.35 Noon—Express—Daily—Norfolk, Old
Point,

Daily Except

Daily Except 

HENRY S. HUTZLER & CO.

BANKERS SOLICIT YOUR PATRONAGE GENERAL BANKING. INTEREST ALLOWED ON SAVINGS ACCOUNTS

## An Interest-Bearing Savings Account

is a mighty comfortable feeling. Den't overlook this great help toward protection in adversity and preparation for opportunity.

# First National Bank

MAIN AND NINTH.

Capital and Surplus Deposits 13,375,000 Resources Over

Established 1865.

## YOU WILL NEED MONEY FOR CHRISTMAS

YOU WILL BESURE TO HAVE IT

If You Join The Church Hill Bank Landis Christmas Savings Club Which Starts DECEMBER 21, 1914

It Costs Nothing to Join.

You Can't Lose a Fenny.

You Have Everything to Gain.

OUR CHRISTMAS SAVINGS CLUB IS A CO-OPERA-TIVE PLAN TO HELP ONE ANOTHER SAVE MONRY FOR CHRISTMAS, BY PAYING A LITTLE EVERY WEEK INTO A FUND FOR 50 WEEKS WHEN THE MONEY WILL BE DIVIDED AMONG THE MEMBERS ACCORDING TO THE CLASSES THEY HAVE JOIN-ED. MEMBERS WILL RECEIVE INTEREST AT THE RATE OF 3 PER CENT. PER ANNUM, PROVIDED THEY PAY IN EVERY WEEK OR IN ADVANCE FOR THE FULL PERIOD.

In case you discontinue payments you will receive the full amount you have paid when the club closes -- about December 10, when the fund will be disbursed and everybody belonging will get their money.

5 Cents Starts You, 2 Cents Starts You, 1 Cent Starts You Or you can reverse payments-when

\$2.50 Starts You, \$1.00 Starts You, 50 Cents Starts You Or 25 cts., 50 cts. and \$1.00 Flat Weekly Payments Will Start You

In Class 5, pay 5c the 1st week, 10c the 2nd week, 15c the 3d week, and so on, and we will mail or in Class 2, pay 2c the 1st week, 4c the 2d week, 6c the 3d week, and so on, and we will mail you a check two weeks before Christmas for \$63.75, with interest at 3 per cent.

Or in Class 2, pay 2c the 1st week, 4c the 2d week, 6c the 3d week, and so on, and we will mail you a check two weeks before Christmas for \$25.50, with interest at 3 per cent. Or in Class 1, pay 1c the 1st week, 2c the 2d week, 3c the 3d week, 4c the 4th week, 5c the 5th week, 6c the 6th week, and so on for 50 weeks, and 2 weeks before, Xmas we will mail you a check for \$12.75, with interest at 3 per cent.

Payments Must Be Made Every Week, or May Be Made in Advance Everybody is Welcome to Join

## THE CHURCH HILL BANK,

"In the East End, Near Historical St. John's Church."

**BROAD AND 25TH STREETS** 

and a company of the DESCRIPTION OF THE PROPERTY OF